

**Information to identify the case:**

Debtor 1 Kristie Jacqueline Capozzoli  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Southern District of California

Case number: **22-02342-LT7**

Social Security number or ITIN xxx-xx-6723  
EIN --\_-----

Social Security number or ITIN \_\_\_\_  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kristie Jacqueline Capozzoli  
aka Kristie Canavan, dba rockinbaby.com

12/6/22

**By order of the court:** Michael Williams  
Clerk of the Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of California

In re:  
Kristie Jacqueline Capozzoli  
Debtor

Case No. 22-02342-LT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0974-3  
Date Rcvd: Dec 07, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:**

Recip ID	Recipient Name and Address
db	+ Kristie Jacqueline Capozzoli, 5727 Dartmoor Circle, Oceanside, CA 92057-5650
14970926	+ Big Box Storage, 7077 Consolidated Way, San Diego, CA 92121-2633
14961621	+ California Business Bureau, Inc., 4542 Ruffner St., Suite 160, San Diego, CA 92111-2238
14970936	+ Gomez Signature Painting, 4765 Mayten Ct., Oceanside, CA 92057-6120
14970940	+ Keck Medicine of USC, 1000 South Freemont Ave., Unit 16 Blvd. A13, Alhambra CA 91803-8800
14970939	+ LADWP, P.O. Box 30808, Los Angeles, CA 90030-0808
14970931	+ Moore Schulman and Moore APC, 12220 El Camino Real Suite 300, San Diego, CA 92130-2091
14970938	+ Oceanside Dental and Orthodontics, 4750 Oceanside Blvd., Suite A15, Oceanside, CA 92056-3064
14961620	+ Saint Monica Prep/Saint Monica Catholic H.S., 1030 Lincoln Blvd., Santa Monica, CA 90403-4010
14970930	+ Saint Monica Preparatory Catholic High School, 1030 Lincoln Blvd., Santa Monica, CA 90403-4096
14962125	+ Tiffany & Bosco, P.A., 1455 Frazee Road, Suite 820, San Diego, CA 92108-4395
14970937	+ True Legacy Estate Sales, 12520 High Bluff Dr., Suite 285, San Diego, CA 92130-3011
14970929	+ Univrsity of Southern California, 620 West McCathy Way Suite 21, Los Angeles, CA 90089-0001

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: CALTAXFEE	Dec 08 2022 04:18:00	California Department of Tax and Fee Administratio, Account Information Group, MIC:29, P.O. Box 942879, Sacramento, CA 94279-0029
smg	^ MEBN	Dec 07 2022 23:12:52	Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424
smg	+ EDI: EDD.COM	Dec 08 2022 04:18:00	Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 08 2022 04:18:00	Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
smg	+ Email/Text: ustp.region15@usdoj.gov	Dec 07 2022 23:14:00	United States Trustee, Office of the U.S. Trustee, 880 Front Street, Suite 3230, San Diego, CA 92101-8897
14969860	+ Email/Text: ecfbnc@aldridgepite.com	Dec 07 2022 23:14:00	ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14970932	+ Email/Text: backoffice@affirm.com	Dec 07 2022 23:15:00	Affirm, Inc., 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
14962019	+ EDI: AISACG.COM	Dec 08 2022 04:18:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14970927	+ Email/PDF: creditonebknofications@resurgent.com	Dec 07 2022 23:18:58	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500

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Total Noticed: 29

14970928	+ EDI: PHINGENESIS	Dec 08 2022 04:18:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
14970933	EDI: AISSPRINT	Dec 08 2022 04:18:00	Sprint/T-Mobile, P.O. Box 629023, El Dorado Hills, CA 95762
14962101	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2022 23:15:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
14969842	+ Email/Text: ecfbnc@aldridgepite.com	Dec 07 2022 23:14:00	Select Portfolio Servicing, Inc., c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14962124	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2022 23:15:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, Utah 84165-0250
14970935	+ Email/Text: dl-csgbankruptcy@charter.com	Dec 07 2022 23:15:00	Spectrum, P.O. Box 60074, City of Industry, CA 91716-0074
14970934	+ EDI: VERIZONCOMB.COM	Dec 08 2022 04:13:00	Verizon Wireless, 500 Technology Drive Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2022 at the address(es) listed below:

Name	Email Address
Chad L. Butler	on behalf of Creditor Deutsche Bank National Trust Company as trustee, on behalf of the holders the WaMu Mortgage Pass-Through Certificates, Series 2005-AR6 caecf@tblaw.com
Joseph Delmotte	on behalf of Creditor Select Portfolio Servicing Inc. ecfcasb@aldridgepite.com, Jdelmotte@ecf.courtdrive.com
Leonard J. Ackerman	ljabkatty@gmail.com lja@trustesolutions.net
United States Trustee	ustp.region15@usdoj.gov

TOTAL: 4